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From THE NEWS-POST

Frederick, Md. 770. 2 7, 3,28 6

SUBSTITUTE TRUSTEE'S SALE

OF VALUABLE IMPROVED REAL ESTATE

LOCATED

ROUTE 1. BOX 89-68 IJAMSVILLE, MARYLAND 21754

By virtue of the Power of Sale contained in the second Deed of Trust from DAVID A. SWITZER and BARBARA JEAN SWITZER, his wife, to Fred N. Kruhm and James W. Salter, III, as Trustees, dated the 12th day of October, 1975 and recorded among the Land Records of Frederick County, Maryland in Book 989, Page 272, the holder of the indebtedness secured by said Deed of Trust having appointed Thomas M. Mannix as Substitute Trustee for James W. Slater, III by instrument duly executed, acknowledged and recorded among the Land Records of Frederick County, Maryland, breach having occurred in the terms and conditions thereof and at the request of the party secured thereby, the undersigned Substitute Trustee and the undersigned Trustee named in said Deed of Trust, will offer for sale at public auction in front of the Courthouse door at Frederick, Frederick County, Maryland on

TUESDAY, AUGUST 23, 1977

AT THE HOUR OF 10:30 A.M. O'CLOCK

at that property in said Deed of Trust described as follows:

Lot number 102 in Block lettered B, in a subdivision known as "Section 4 Loch Haver" as per plat thereof recorded in Plat Book 8 at Plat 155, one of the Land Records of Frederick County, Maryland to Thomas M. Mannix, Substitute Trustee and Fred N. Kruhm, Trustee.

The said property which is being sold is improved by a two story single detached nine room two and one-half both single family dwelling with full basement; the first floor contains a living room, dining room, kitchen and family room; the second floor contains four bedrooms and two baths; the dwelling is centrally air conditioned and has wall-to-wall carpeting throughout the house with the exception of the kitchen and bathrooms; there is a two car detached garage.

A deposit of \$2,500.00 in cash or by cashier's check, or in any form acceptable to the undersigned, in their discretion will be required by the purchaser at the time of and place of sale. The balance, in cash, with interest at 12% per annum from the date of sale to the date of recordation of the deed of conveyance shall be payable within 10 days after final ratification of the sale by the Circuit Court for Frederick County, Maryland, otherwise the property will be resold at the risk and cost of the defaulting purchaser.

TERMS OF SALE

Adjustments of all taxes, public charges and special or regular assessments including front foot benefit charges will be made as of the date of sale and thereafter assumed by the purchaser. Title examination, State revenue stamps, State and County transfer or recordation taxes, conveyancing, and all other costs incident to settlement thereof are to be paid by the purchaser.

Property is sold subject to covenants, restrictions, easements and rights-of-way of record, if any.

THOMAS M. MANNIX, Substitute Trustee FRED N. KRUHM, Trustee

This is to certify that the annexedTrustee's Sale... was published in the News & Post a newspaper, published in Frederick County, at least once in each of three successive weeks, the first such publication having been made not less than 15 days prior to sale, and the last such publication being made not more than one week prior to the 23rd day of August 19.77. THE NEWS-POST Listinut-en 1,1977 per 1,5. Wiles